

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
216 Haddon Avenue, Suite 406
Westmont, NJ 08108
Main Phone: 609-250-0700
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
CIT Bank, N.A., fka One West Bank, N.A., fka One
West Bank, FSB

In Re:
Bradley E. Boyle, Laurie S. Boyle

Debtors.



Order Filed on August 20, 2019
by Clerk U.S. Bankruptcy Court
District of New Jersey

Case No.: 17-18935 JKS

Adv. No.:

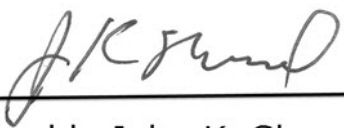
Hearing Date: 7/25/19 @ 10:00 a.m..

Judge: John K. Sherwood.

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: August 20, 2019



Honorable John K. Sherwood
United States Bankruptcy Court

(Page 2)

Debtor: Bradley E. Boyle, Laurie S. Boyle

Case No: 17-18935 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, CIT Bank, N.A., fka One West Bank, N.A., fka One West Bank, FSB, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 282 Wax Myrtle Trail, Southern Shores, NC, 27949, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Scott D. Sherman, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 23, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2018 through July 2019 for a total post-petition default of \$14,760.89 (8 @ \$2,041.79, \$1,573.43 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$14,760.89 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume August 1, 2019, directly to Secured Creditor's servicer, LoanCare, LLC, P.O. Box 37628, Philadelphia, PA 19101 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Laurie S Boyle
Bradley E Boyle
DebtorsCase No. 17-18935-JKS
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2019.

db/jdb +Laurie S Boyle, Bradley E Boyle, 57 Sleepy Hollow Road, Andover, NJ 07821-3327

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 23, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK N.A., AS TRUSTEE, FOR CARRINGTON MORTGAGE LOAN TRUST, SERIES 2006-NC5 ASSET-BACKED PASS-THROUGH CERTIFICATES cwohlab@LOGS.com, njbankruptcynotifications@logs.com

Denise E. Carlon on behalf of Creditor CIT Bank, N.A., fka One West Bank, N.A., fka One West Bank, FSB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jill Manzo on behalf of Creditor BBG RESTAURANT, LLC, and TWO JERSEY BOYS REAL ESTATE HOLDING, LLC bankruptcy@feinsuch.com

Jill Manzo on behalf of Creditor TWO JERSEY BOYS REAL ESTATE HOLDING LLC bankruptcy@feinsuch.com

John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com, mortoncraige@cf@gmail.com

Jonathan C. Schwalb on behalf of Creditor JESSICA SMITH bankruptcy@feinsuch.com

Jonathan C. Schwalb on behalf of Creditor BBG RESTAURANT, LLC, and TWO JERSEY BOYS REAL ESTATE HOLDING, LLC bankruptcy@feinsuch.com

Marie-Ann Greenberg magecf@magtrustee.com

Mark D. Pfeiffer on behalf of Creditor Comerica Bank mark.pfeiffer@bipc.com, donna.curcio@bipc.com

Michael L. Wojcik on behalf of Creditor Coray Kirby mlwojcik@embarqmail.com

Ramanjit K. Chawla on behalf of Creditor State Of New Jersey Division Of Taxation ramanjit.chawla@dol.lps.state.nj.us

Rebecca Ann Solarz on behalf of Creditor CIT Bank, N.A., fka One West Bank, N.A., fka One West Bank, FSB rsolarz@kmlawgroup.com

Scott D. Sherman on behalf of Joint Debtor Bradley E Boyle ssherman@minionsherman.com

Scott D. Sherman on behalf of Debtor Laurie S Boyle ssherman@minionsherman.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15